

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Albert Russo CN 4853 Trenton, New Jersey 08650 (609) 587-6888 STANDING CHAPTER 13 TRUSTEE	Case No: 19-14630 MBK
In Re: VERONICA RICKETTS Debtor(s)	Chapter 13
	Hearing Date:1/26/22
	Judge: Michael B. Kaplan

TRUSTEE'S RESPONSE TO CREDITOR'S CERTIFICATION OF DEFAULT

The Standing Chapter 13 Trustee, Albert Russo, submits his response to the Certification of Default filed by Carrington Mortgage Services:

Based upon the pending Certification of Default filed on behalf of creditor, Carrington Mortgage Services, the failure of the debtor to make post-petition mortgage payments directly to the mortgagee is a default under the confirmed plan pursuant to In re Heinzle, 511 B.R. 69 (Bankr. W.D.Tex. 2014) and In re Padilla, 365 B.R. 492, 502 (Bankr. E.D.Pa. 2007). Additionally, due to the history of default by the debtor in making timely post-petition payments to the mortgagee and Trustee, the debtor's plan is no longer feasible as constituted. For the foregoing reasons, the Chapter 13 Trustee requests the Court to enter an Order recapitalizing the post-petition mortgage arrears through the plan, consolidating the debtor's payments, and directing that all future post-petition mortgage payments due during the pendency of the Chapter 13 Bankruptcy proceeding be made through the Chapter 13 Trustee using ePay, eWage, TFS or other electronic payment platform available to bankruptcy debtors. In the alternative, the Trustee requests dismissal of the Bankruptcy due to lack of feasibility.

DATED: 1/14/22

/s/ Albert Russo
Albert Russo, Standing Chapter 13 Trustee
By: David A. Martin, Staff Attorney